



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Ronald I. LeVine, Esq.  
210 River Street, Suite 11  
Hackensack, New Jersey 07601  
Attorney for Debtor

Order Filed on August 23, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

CARMEN SARO

Case No.:16-28615 VFP

Chapter: 13

Judge: Hon. Papalia

**ORDER APPOINTING FORENSIC ACCOUNTANT AND GRANTING OTHER RELIEF**

The relief set forth on the following pages two (2) through three (3) is  
hereby **ORDERED**.

.....  
**DATED: August 23, 2019**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

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Debtor: CARMEN SARO

Case No. 16-28615 VFP

Caption of Order: ORDER APPOINTING FORENSIC ACCOUNTANT AND GRANTING  
OTHER RELIEF

**THIS MATTER** being opened to the Court by Ronald I. LeVine, Esq., attorney for debtor herein, upon notice to BAYVIEW LOAN SERVICING through its attorneys Shapiro & DeNardo, LLC, and to Marie-Ann Greenberg, Chapter 13 Standing Trustee for entry of an Order enforcing the May 18, 2018 Order approving the loan modification with BAYVIEW LOAN SERVICING and in accordance with the terms of the Interim Order entered by this Court on June 6, 2019 and it appearing that all secured parties having been given notice of the Motion; and good and sufficient cause having been shown for entry of the within Order;

ACCORDINGLY, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that:

1. Inasmuch as the debtor is not satisfied with the Bayview's explanation and accounting for the amount due under the approved mortgage modification, and pursuant to the June 6, 2019 Order of this court, a forensic account is hereby appointed, with his or her fees and expenses to be advanced by and paid for by Bayview to review the relevant documents and transactions and to determine the correct amount due on Bayview's mortgage as of March 31, 2019 based on the terms of the modification agreement approved by this Court on May 18, 2018.

2. The accountant appointed in accordance with paragraph 1 is Anthony J. Santye, Jr. of A.J. Santye & Company, P.A.. The conclusions of said accountant shall be binding on the parties. Bayview will agree to make all its records open to that expert. Although the other accountant's rate is lower, the Court chose Mr. Santye and his firm principally (but not exclusively) because they are located in New Jersey (as opposed to the other accountant, who is located in Arkansas), and the blended rate of Mr. Santye and his staff is close to that of the other accountant. Otherwise, both accountants appeared to be well-qualified.

3. Mr. Santye shall file a certification or declaration confirming that he has no prior connections with Bayview and/or the Debtor within 10 (ten days of entry of this Order.

3. A reasonable attorney fee shall be awarded to debtor's counsel, Ronald I. LeVine., Esq, based on a submission of a Certification of Services relating to the filing of this Motion and subsequent proceedings related thereto. The secured creditor shall have ten (10) days to object to the reasonableness of the fee, in default of which an Order granting the full amount will be entered. If an objection is timely filed the Court may decide the application on the papers or schedule a hearing on request of any party.

**Certificate of Notice Page 4 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Carmen Saro  
Debtor

Case No. 16-28615-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2019.

db +Carmen Saro, 597 Harristown Road, Glen Rock, NJ 07452-2313

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 25, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2019 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWMBS 2007-17) cwohlrab@LOGS.com, njbankruptcynotifications@logs.com

Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWMBS INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-17, MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2007- cwohlrab@LOGS.com, njbankruptcynotifications@logs.com

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWMBS INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-17, MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2007- dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Jeffrey Rappaport on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWMBS 2007-17) jrappaport@logs.com, njbankruptcynotifications@logs.com

Jenelle C Arnold on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWMBS INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-17, MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2007- bkecfinbox@aldridgeppte.com, jarnold@ecf.courtdrive.com

Marie-Ann Greenberg magecf@magttrustee.com

Robert Wachtel on behalf of Debtor Carmen Saro rwachtel@ronlevinlaw.com, irr72645@notify.bestcase.com

Ronald I. LeVine on behalf of Debtor Carmen Saro ronlevinlawfirm@gmail.com, irr72645@notify.bestcase.com

TOTAL: 8